

Attorney Docket No.: 126-001USANB0

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Continuation Application based on co-pending Application of:

Applicant : Kathleen Tyson-Quah
Serial No. : 09/513,440
Filing Date : February 25, 2000

Honorable Commissioner of Patents
and Trademarks
Washington, DC 20231

PRELIMINARY AMENDMENT

Sir:

Preliminary to the examination of the above referenced Continuation Application, kindly amend the same as follows:

AMENDMENT OF THE TITLE:

Please amend the Title to Invention to read as follows:

-- SYSTEM FOR REDUCING PAYMENT RISK, LIQUIDITY RISK AND SYSTEMATIC RISK IN A SYSTEM WHEREIN A PAYMENT BANK HOST APPLICATION HAS A FILTER PROCESS MODULE FOR PROCESSING PAYMENTS INSTRUCTIONS, AND WHEREIN A PAYMENT BANK HOST APPLICATION APPLIES PAYMENTS RISK DATA AS INPUT PARAMETERS TO SAID FILTER PROCESS MODULE FOR AUTOMATED EVALUATION OF PAYMENTS INSTRUCTIONS WITH RESPECT TO ACCOUNTS OF USERS SUCH THAT PAYMENTS INSTRUCTIONS BREACHING INPUT PARAMETERS TO SAID FILTER PROCESS MODULE ARE REJECTED BACK TO A PAYMENTS PROCESSING QUEUE FOR LATER RE-EVALUATION IN THE ABSENCE OF AN OVERRIDE INSTRUCTION--